

Fill in this information to identify the case:

Debtor 1 James C. Enders Jr.

United States Bankruptcy Court for the PENNSYLVANIA EASTERN (READING) District of Pennsylvania

Case number 18-10448 PMM

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Towd Point Mortgage Trust 2019-SJ2, U.S. Bank  
National Association, as Indenture Trustee

Court claim no. (if known): 14

Last 4 digits of any number you use to  
identify the debtor's account: 2057

Date of payment change:

Must be at least 21 days after date  
of this notice

04/25/2020

New total payment: \$110.17

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 8.25000 %

New interest rate: 6.75000 %

Current principal and interest payment: \$117.85

New principal and interest payment: \$ 110.17

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor(s) James C. Enders Jr.  
First Name Middle Name Last Name

Case number (if known) 18-10448 PMM

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

x/s/ Rebecca A. Solarz, Esquire  
Signature

Date 04/01/2020

Print: Rebecca A. Solarz  
First Name Middle Name Last Name

Title Attorney for Creditor

Company KML Law Group, P.C.

Address 701 Market Street, Suite 5000  
Number Street  
Philadelphia, PA 19106  
City State ZIP Code

Contact phone (215) 627-1322

Email rsolarz@kmlawgroup.com